

Form BLdfnd7 (5/17/2004)

United States Bankruptcy Court

Eastern District of New York
75 Clinton Street
Brooklyn, NY 11201

IN RE:

CASE NO: 1-05-13689-ess

Declan Morgan McLoughlin

SSN/TAX ID:

CHAPTER: 7

xxx-xx-6316

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on March 17, 2005; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED :

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: July 21, 2005

s/ Elizabeth S. Stong
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

BAE SYSTEMS

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0207-1
Case: 05-13689

User: ggriffith
Form ID: 262

Page 1 of 1
Total Served: 26

Date Rcvd: Jul 21, 2005

The following entities were served by first class mail on Jul 23, 2005.

db +Declan Morgan McLoughlin, 2564 32nd Street, Apartment 2, Astoria, NY 11102-1744
aty +Lewis W Siegel, 444 Madison Avenue - 27th Floor, New York, NY 10022-6933
tr +Alan Nisselson, Brauner Baron Rosenzweig & Klein, 61 Broadway, 18th Floor,
New York, NY 10006-2794
smg +Deirdre A. Martini, Office of the United States Trustee, 33 Whitehall Street - 22nd Floor,
New York, NY 10004-2133
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,
Brooklyn, NY 11201-3719
smg NYS Department of Taxation & Finance, Bankruptcy Unit - TCD, Bldg. 8, Room 455,
W. A. Harriman State Campus, Albany, NY 12227
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
4685404 AT&T Universal Card, PO Box 44167, Jacksonville FL 32231-4167
4685402 +Alliance One Receivables, Mgmt, Inc., 1160 Centre Pointe Dr - Ste 1,
Mendota Heights MN 55120-1270
4685406 Citi Cards, PO Box 8109, South Hackensack NJ 07606-8109
4685407 Citi Cards, PO Box 8114, South Hackensack NJ 07606-8114
4685408 +Cohen & Slamowitz, LLP, 199 Crossways Park Drive, Woodbury NY 11797-2016
4685410 +Foster & Garbus, PO Box 9030, 500 Bi-County Blvd, Suite 300, West Wing,
Farmingdale NY 11735-3988
4685411 +GC Services, 4019 Woodcock Drvie - Suite 101, Jacksonville FL 32207-2711
4685412 +GC Services, 6330 Gulfton, Houston TX 77081-1198
4685413 +IRS - EDNY, 10 Metro Tech Center, 625 Fulton Street, Brooklyn NY 11201-5432
4685415 NY State Dept. of Tax & Finance - Insolvency Unit, Building 8, Room 703, Albany NY 12227
4685416 +NYS Dept. of Taxation & Finance, Queens District Office, 80-02 Kew Gardens Road,
Kew Gardens NY 11415-3600
4685414 +National Financial Systems, Inc., 600 W John Street, PO Box 9046, Hicksville NY 11802-9046
4685417 OSI Collection Services, Inc., PO Box 550720, Jacksonville FL 32255-0720
4685418 +State of New York, Office of the Attorney General, 120 Broadway, New York NY 10271-0332
4685419 +U.S. Dept. of Justice, Tax Division, Box 55, Ben Franklin Station, Washington DC 20044-0055
4685420 +United States Attorney, Attn: Chief of, Bankruptcy Litigation, One Pierrepont Plaza - 14th Fl,
Brooklyn NY 11201-2776

The following entities were served by electronic transmission on Jul 21, 2005 and receipt of the transmission was confirmed on:

4685404 EDI: CITICORP.COM Jul 21 2005 17:30:00 AT&T Universal Card, PO Box 44167,
Jacksonville FL 32231-4167
4685403 +EDI: AMEREXPR.COM Jul 21 2005 17:30:00 American Express, PO Box 360002,
Ft. Lauderdale FL 33336-0002
4685405 EDI: CHASE.COM Jul 21 2005 17:30:00 Chase Bankcard Services, Inc., PO Box 52188,
Phoenix AZ 85072-2188
4685409 EDI: DISCOVER.COM Jul 21 2005 17:30:00 Discover, PO Box 3008, New Albany OH 43054-3008
TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2005

Signature:

